

REMARKS

Applicant wishes to thank Examiner Hammond for his time and discussion of the prior art of record on January 29, 2009. Per that discussion, Applicant has entered certain amendments to Claims 24, 35, and 36 out of pending, previously presented Claims 24-43. All of the amendments are fully supported by the specification, claims, and figures as originally filed. No new matter is believed or intended to be involved. Specifically, Applicant refers the Examiner to Figures 3, 24, and 46 as well as the following paragraphs of the specification for support for these amendments: [106], [248] and [371].

Prior Art

In the present Office Action, the Examiner cited the following references as prior art: US Patent 7,280,645 (Allen) and US Patent 7,117,792 (Black). In the course of the Interview, it was discussed that Allen receives requests (Col. 6:26-35) and then divides up the master account on a per call basis whereas the present invention preferably creates the “shadow wallets” prior to event arrival by using information in the Consumer Databases and Reference Database. *See*, Figure 24 and [0106].

In the course of the interview, Examiner Hammond indicated that an amendment indicating that the shadow wallets were instantiated prior to the handling of an event would overcome Allen. The Examiner, however, reserved the right to perform additional searching based on such an amendment. The current amendment is not relevant to the Black reference but, because the amendment has been made to all of the currently pending independent claims in the application, the rejections based on Black are moot.

Conclusion

Applicant respectfully requests reconsideration, including of prior art currently on the record or additional prior art searching deemed necessary, and an early notice of allowance.

Should the Examiner wish to discuss the amendments or arguments made herein, Applicant invites the Examiner to contact the undersigned at (513) 651-6426 or via e-mail at [rschlnat@fbtlaw.com](mailto:rschlnat@fbtlaw.com).

The Commissioner for Patents is hereby authorized to charge any deficiency or credit any overpayment of fees to Frost Brown Todd LLC Deposit Account No. 06-2226.

Respectfully Submitted,

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